Certificate	Number:	01401-NYS-	-DE-019245320

Bankruptcy Case Number: 12-13646



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 23, 2012</u>, at <u>2:42</u> o'clock <u>AM EDT</u>, <u>Jennifer T Liburd</u> completed a course on personal financial management given <u>by internet</u> by <u>GreenPath</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Southern</u> District of New York.

Date: September 23, 2012 By: /s/Nick Demeester

Name: Nick Demeester

Title: Counselor